## IN THE UNITED STATED BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS (CHICAGO)

IN RE	)
VALE BAJORINIENE,	) ) No. 09-05680
Debtor.	) Chapter 7
	Hon. Judge John H. Squires
VON MAUR, INC.,	)
Plaintiff,	)
vs.	) Adversary Proceeding No
VALE BAJORINIENE,	)
Defendant.	)
	)

## **COMPLAINT TO DETERMINE DISCHARGEABILITY**

**COMES NOW** Plaintiff, Von Maur, Inc., by its attorneys, Lane & Waterman LLP, and for its cause of action against the Debtor, Vale Bajoriniene, hereby states:

- 1. This Court has jurisdiction of this matter pursuant to 28 U.S.C. § 1334. This adversary proceeding relates to the above-captioned bankruptcy case now pending in this Court. Reference of this case to this Court is pursuant to 28 U.S.C. § 157(a). Venue is proper in this Court pursuant to 28 U.S.C. § 1409.
  - 2. This complaint is a core proceeding.
  - 3. Von Maur, Inc. ("Von Maur") is an Illinois corporation.
  - 4. Defendant is an individual Debtor.
- 5. Von Maur operates department stores in St. Charles, Illinois, Glenview, Illinois, and Lombard, Illinois.

- 6. Between November 30, 2008 and February 14, 2009, Defendant purchased approximately twenty-four (24) items at Von Maur's department stores. These items include designer jewelry priced at \$310, denim jeans priced at \$200 and seven purchases in the Fragrance Department. The total purchase price for the items is \$1,935.83. The items purchased are identified on Exhibit "A" attached hereto.
- 7. Defendant charged the items listed on Exhibit "A" to her Von Maur charge, account number 016026452.
- 8. Von Maur received a payment of \$45 on December 26, 2008 and a payment of \$35 on January 18, 2009. No other payments were received by Von Maur after the purchases were made.
- 9. The items purchased by the Defendant constitute luxury goods within the meaning of Bankruptcy Code § 523(a)(2)(C).
- 10. Upon information and belief, the items identified above were purchased by the Defendant without any intention of making payment therefor and, accordingly, the indebtedness owed to Von Maur is not dischargeable pursuant to Bankruptcy Code § 523(a)(2)(A) or 523(a)(6).

WHEREFORE, Plaintiff, Von Maur, Inc., requests that the Court enter judgment in its favor and against the Defendant providing that the indebtedness owed to Von Maur, Inc. in the amount of \$1,855.83 is not dischargeable and for such other and further relief as is just and equitable in the circumstances.

/s/ Richard A. Davidson

Richard A. Davidson ARDC LANE& WATERMAN LLP 220 N. Main Street, Suite 600 Davenport, IA 52801

Telephone: (563) 324-3426

Fax: (563) 324-1616

Email: <u>rdavidson@l-wlaw.com</u> ATTORNEY FOR PLAINTIFF

## **CERTIFICATE OF SERVICE**

On this day of March, 2009, the docume delivered to the parties in interest via the bankruptcy conffice of Lane & Waterman LLP.	
U.S. Trustee	/s/ Richard A. Davidson
Bankruptcy Trustee	
Alexey Y. Kaplan	

Yanick Polycarpe

AN CHARGE

\$3. CTEARLES, II. (630)4377.9987

ACCOUNT NUMBER 805/1652270 Besigner Jewelry 0021/016 6366 VON HAUR CHARGE 8.00% IL TAX SUBTOTAL 1@310.00 SALE 245126 XXXXX6452 334.BO 310.00 334.80 310.00 24.80

SIGN: VALE BAJORINIENE AUDIT COPY 16:54 2/14/09

ACCOUNT NUMBER 053598881100 8.00% IL TAX SUBTOTAL XXXXX6452 435,00 469.80 34.80 95.00

Vialt us online at www.vonmaur.com

975\Youngmens Kniis 0021/017 5896 SULE 425207

PAYMENTS OF 8

THE BEGINNING WITH THE HEXT BUT MIG

) AGREE TO PAY YON MAUR'S

804.60 Clockery

\_ IN 10 MOKEHL)

CYCLE CLOSING DATE.

THEM Dewelley

10 MONTHS NO INTEREST OR FINANCE CHARGES

995\Young Mens Denin 975\Yaungmens Knits 883819471892 B033666481830 1E18.00 1070.00 70.00 18.00

883819465129 1830.00

676042161742 883561395064 594\Hens Rihletic 346\Mad Petite Coor 882816482429 628\Boys 4-7 B82B16482979 628\Boys 4-7 1832,00 P@33.00 1828 00 1@34.00 32.00 33.00 28 00 34.00 30.00

584\Womens Moderate t@95.00 95.00

053598913139

Visit us online at www.vonmaur.com

584\Womens Moderate 1895.00

VON KAUR CHARGE 469 80

SIGN: VALE BAJORINIENE

AUDIT EOPY 16:56 2/14/09

87, CHARLES, U. 6017 630)377.9987

I SHALL MAKE 10 WONTHLY PAYMENTS AS SPECIFIED ABOVE.

THE TERMS AND CONDITIONS OF MY VON MALIN CHARGE ACCOUNT A WITH RESPECT TO THIS PURCHASE I CONSENT TO MODIFICATION OF

FOLLOWS:

MINIMUM PURCHASE \$300

NOTICE TO BUYER 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT ON IF IT CONTAINS ANY BLANK SPACES.

2. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMEN YOU SIGN.

BUYER AGREES TO ABIDE BY THE TERMS OF THIS AGREEMED AND MODBICATION OF THE TERMS OF BUYERS CHARI ACCOUNT AND ACKNOWLEDGES RECEIPT OF A FULLY COMPLET COPY OF THIS AGREEMENT AND MODIFICATION EXECUTED BOTH THE SELLER AND THE BUYER.

SIGNATURE

LONG TERM CONTRACT VON MAUR 6565 Brady Street Davenport, IA 52506 SIGN

AUBIT COPY

15:30 11/30/08



0023/057 7183

SALE

439935

ACCOUNT NUMBER 586\Wamens Comfort 889830558970 Visit us online at www.yonmaur.com VON MAUR CHARGE 9.75% IL TAX SUBTOTAL 18190.00 TOTAL SXXXXC46.2 208 53 208.53 190.00 190.00 18, 53

031665720531

1857.00

ACCOUNT NUMBER

XXXXX645

291.60

291.60

VON MAUR CHARGE

8033031687645 995\Young Mens Denim 883819996364 975\Youngmens Knlis

10200.00 1070.00

200.00 270.00

70.00

63: 8.00% IL TAK

SUBTOTAL

737062074320

1882.00

82.00 57,00 55 00

271\Womens Frastance 27!\Womens France 8011003996704 1855.00 275\Mens Fragrance 737062036649

840811311922 949\Mens Collections 884726041994 980\Casual Slacks 883819458954 975\Youngmens Knits 420/8719668 Traditional Class THILLIBITS 1840.00 1848.00 1022.00 1852.00 40.00 22,00 52.00

ACCOUNT NUMBER VON NAUR CHARGE 8.26% IL TAX TOTAL XXXXX6452 48.00 583.00 631.10 631.10

Visit us online at www.venmadr.com

SIGN: VALE BAJORINIENE

3014/020 :	2563	SALE	476135
275\Heng Fras 1439600696878	7 2 1	ce 1867.00	67.00

275\Hens Frasmance	
3439600695878 1867.00	67.00
275\Hens Frastance	

0021/023 0471

SALE

455386

3439600672077 1825.00 276\Hens Fragrance 275\Hens Fragrance 8029178120503 1865.00 25.00 65.00

1870.00

70.00

SIGN: VALE BOJORIMIENE

Visit us online al www.vonmaur.com

AUDIT COPY 17:10

2/14/09

ON MAUR (630)377 9997